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STATE OF ARIZONA

DEPARTMENT OF INSURANCE DEPARTMENT OF INSURANCE BY

In the matter of:

Docket No. 95-060

CIGNA HEALTHCARE OF ARIZONA, INC. (NAIC No. 95125)

CONSENT ORDER

Respondent.

The Arizona Department of Insurance (Department) has conducted an examination into the activities of CIGNA HealthCare of Arizona, Inc. (Respondent) with respect to Respondent's payments and coverage provisions in the Arizona.

In order to resolve this matter, Respondent consents to the entry of this Order without trial or adjudication of any issue of fact or law herein and without this Order constituting any evidence against or an admission by any party with respect to such issue.

## FINDINGS OF FACT

- The Director of Insurance of the State of Arizona (Director) is charged with the enforcement of Title 20, Arizona Revised Statutes, relating to insurance.
- 2. Respondent is authorized to operate a health care services organization in the state of Arizona pursuant to a certificate of authority issued by the Director.
- 3. It is alleged that, from January 1, 1987 through December 31, 1991, Respondent sold Individual Conversion Plan Service Agreements to individuals and Healthshare Group Service Agreements to groups in which the evidence of coverage provided that subscribers would be required to pay twenty percent (20%)